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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	10602688
	Filing Date	2003-06-25
	First Named Inventor	Bill Kitchen
	Art Unit	3622
	Examiner Name	Raquel Alvarez
	Attorney Docket Number	23952-0032

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1	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 311-356.	<input type="checkbox"/>
2	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>

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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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See attached certification statement.
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
 None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Jason V. Chang/	Date (YYYY-MM-DD)	2007-03-19
Name/Print	Jason V. Chang	Registration Number	58,092

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